

Bank South Pacific (Samoa) Limited

Published Rates

Product Description	Type	Indicator Rates
LOAN PRODUCTS		
PERSONAL		
Personal Asset Loan (Secured)	Variable	12.40%
Personal Loan (Unsecured)	Variable	14.45%
HOME LOANS		
Home Loan - Mortgage	Variable	7.25%
Residential Investment Property Loan	Variable	7.25%
PROFESSIONAL LOAN PACKAGE		
Home Loan Professional	Fixed(1yr)	6.50%
	Variable	6.75%
Residential Investment Property Loan	Fixed (1yr)	6.50%
	Variable	6.75%
Personal Asset Loan (Secured)	Variable	10.40%
Personal Loan (Unsecured)	Variable	12.40%
BUSINESS LENDING		
Tailored Business Loans Overdrafts	Variable	7.95%
FOREIGN CURRENCY LENDING		
USD	Variable	5.75%

Note: BSP lending criteria, term, conditions and fees apply. Variable rates are subject to +/- margins.

TERM DEPOSIT AND SAVINGS PRODUCTS	
TERM DEPOSITS BETWEEN \$1,000-\$200,000	
1-2 months	1.25%
3-5 months	1.50%
6-11 months	2.00%
12 months	2.50%
>12 months	Rate on application
SAVINGS ACCOUNTS	
Passbook Savings	1.50%
Kids Savings	4% (1% base interest rate plus 3% bonus)
Plus Saver	2.50% (1% base interest rate plus 1.50% bonus)
Pacific Package Account	1.00%
Premium Electronic Account	1.00%

Note: Bonus interest is earned if no withdrawals have been made and at least one deposit of any amount has been made before the last day of the month.

BUSINESS TRANSACTION ACCOUNT		
Cash Management account	Tier1	1.00%
	Tier2	1.50%
	Tier3	2.00%

Note: Interest is calculated on a monthly minimum balance of WST\$100,000 and over to be paid into the account at the end of each month. Rates are current from 31st August 2025 and may be subject to change.